

# Indicator 6: Accuracy of Weekly Rates and Total Payments - 4th Quarter 2004

## Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
SI	CITY OF MILWAUKEE	547	5	99.1%	98.3%	97.6%
26069	WAUSAU BUSINESS INS CO	239	6	97.5%	94.7%	93.2%
15091	RURAL MUTUAL INS CO	196	8	95.9%	93.8%	92.1%
23043	LIBERTY MUTUAL INS CO	310	15	95.2%	92.8%	90.7%
21458	EMPLOYERS INSURANCE CO OF WAUSA	929	55	94.1%	94.2%	93.4%
SI	GENERAL MOTORS CORPORATION	81	5	93.8%	92.1%	84.9%
26042	WAUSAU UNDERWRITERS INS CO	267	17	93.6%	93.1%	92.6%
10677	CINCINNATI INSURANCE CO THE	215	16	92.6%	89.5%	88.2%
29157	UNITED WISCONSIN	494	41	91.7%	89.7%	89.8%
15261	SOCIETY INSURANCE A MUTUAL CO	734	62	91.6%	91.0%	90.7%
SI	DEPT OF ADMINISTRATION	243	21	91.4%	90.2%	90.8%
23035	LIBERTY MUTUAL FIRE INS CO	493	43	91.3%	87.9%	88.1%
40827	VIRGINIA SURETY CO INC	66	6	90.9%	87.9%	90.4%
15350	WEST BEND MUTUAL INS CO	974	89	90.9%	90.4%	92.8%
24449	REGENT INSURANCE CO	412	39	90.5%	90.1%	92.1%
21407	EMCASCO INSURANCE CO	209	20	90.4%	89.4%	92.5%
24988	SENTRY INSURANCE A MUTUAL CO	1,345	141	89.5%	87.7%	89.4%
14184	ACUITY INSURANCE CO	837	89	89.4%	86.8%	89.3%
23817	ILLINOIS NATIONAL INS CO	211	23	89.1%	90.0%	90.3%
16535	ZURICH AMERICAN INSURANCE COMPA	908	99	89.1%	89.8%	90.8%
25674	TRAVELERS PROPERTY CAS CO OF AME	382	47	87.7%	88.7%	89.5%
24872	CONNECTICUT INDEMNITY CO THE	22	3	86.4%	80.5%	88.3%
20494	TRANSPORTATION INSURANCE CO	275	39	85.8%	78.5%	86.8%
19445	NATIONAL UNION FIRE INS CO OF PITT	109	16	85.3%	84.9%	85.3%
22748	PACIFIC EMPLOYERS INS CO	105	17	83.8%	81.4%	83.2%
35386	FIDELITY & GUARANTY INS CO	164	27	83.5%	82.9%	84.2%
24147	OLD REPUBLIC INS CO	353	61	82.7%	83.1%	85.5%
18910	AMERICAN PROTECTION INS CO	27	6	77.8%	82.7%	90.3%
22977	LUMBERMENS MUTUAL CAS CO	34	13	61.8%	63.0%	79.7%
30562	AMERICAN MANUFACTURERS MUTUAL	5	2	60.0%	79.2%	84.6%
		<b>11,186</b>	<b>1,031</b>	<b>90.8%</b>	<b>89.5%</b>	<b>90.3%</b>

## Indicator 6: Accuracy of Weekly Rates and Total Payments - 4th Quarter 2004

## Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
SI	COUNTY OF MILWAUKEE	122	2	98.4%	99.0%	98.7%
SI	MILWAUKEE BOARD OF SCHOOL DIR	209	0	100.0%	98.6%	96.7%
SI	BRIGGS & STRATTON CORP	67	1	98.5%	98.4%	96.3%
10239	SECURA SUPREME	10	1	90.0%	97.8%	94.9%
24830	CITIES & VILLAGES MUTUAL INS CO	54	3	94.4%	97.1%	97.2%
SI	SCHNEIDER NATIONAL CARRIERS INC	48	0	100.0%	96.6%	96.3%
SI	BRUNSWICK CORPORATION	52	3	94.2%	96.2%	96.3%
SI	UW-SYSTEM ADMINISTRATION	100	1	99.0%	96.1%	94.0%
18988	AUTO OWNERS INS CO	55	1	98.2%	96.0%	96.6%
13935	FEDERATED MUTUAL INS CO	108	6	94.4%	95.3%	94.8%
SI	KOHLER CO	90	2	97.8%	95.1%	93.9%
24791	ST PAUL MERCURY INS CO	49	3	93.9%	94.9%	95.8%
SI	WISCONSIN BELL INC	49	1	98.0%	94.8%	88.3%
26425	WAUSAU GENERAL INS CO	79	1	98.7%	94.7%	93.9%
SI	MILWAUKEE TRANSPORT SERVICES IN	74	1	98.6%	94.2%	95.2%
40967	ST PAUL FIRE & CASUALTY INS CO	37	1	97.3%	94.0%	92.1%
42404	LIBERTY INSURANCE CORP	292	17	94.2%	93.9%	92.5%
22543	SECURA INSURANCE A MUTUAL CO	236	13	94.5%	93.9%	94.1%
24902	SECURITY INSURANCE CO OF HARTFOR	16	0	100.0%	93.0%	93.1%
14303	INTEGRITY MUTUAL INS CO	167	11	93.4%	93.0%	93.4%
SI	CITY OF MADISON	101	4	96.0%	92.4%	93.4%
SI	COOPER POWER SYSTEMS INC	53	4	92.5%	92.1%	92.6%
24767	ST PAUL FIRE & MARINE INS CO	203	14	93.1%	92.0%	91.6%
26956	WIS COUNTY MUTUAL INS CORP	52	2	96.2%	91.9%	94.1%
SI	GEORGIA PACIFIC CORPORATION	2	0	100.0%	91.8%	88.7%
20443	CONTINENTAL CASUALTY CO	37	4	89.2%	91.5%	88.6%
14591	MILWAUKEE INS COMPANY	11	1	90.9%	91.5%	85.0%
13986	FRANKENMUTH MUTUAL INS CO	186	16	91.4%	91.2%	91.5%
19259	SELECTIVE INS CO OF SOUTH CAROLIN	28	2	92.9%	90.9%	89.9%
25402	AMCOMP ASSURANCE CORP	161	13	91.9%	90.9%	93.4%
21415	EMPLOYERS MUTUAL CASUALTY CO	236	19	91.9%	90.8%	92.7%
31895	AMERICAN INTERSTATE INS CO	62	2	96.8%	90.6%	90.5%
42480	VENTURE INS CO	44	5	88.6%	90.6%	91.7%
10472	CAPITOL INDEMNITY CORP	58	3	94.8%	90.2%	87.6%
19305	ASSURANCE COMPANY OF AMER	16	1	93.8%	89.6%	92.0%
24228	PEKIN INSURANCE CO	52	6	88.5%	89.3%	90.4%
13021	UNITED FIRE & CASUALTY CO	31	4	87.1%	89.3%	90.7%
19682	HARTFORD FIRE INSURANCE CO	37	6	83.8%	88.9%	89.7%
19429	INSURANCE COMPANY OF STATE OF PA	86	12	86.0%	88.8%	88.3%
22322	GREENWICH INSURANCE CO	140	16	88.6%	88.5%	88.9%
19380	AMERICAN HOME ASSURANCE CO	136	14	89.7%	88.4%	89.2%
26980	ROYAL INSURANCE CO OF AMERICA	15	2	86.7%	87.5%	89.8%
19275	AMERICAN FAMILY MUTUAL INS CO	115	11	90.4%	87.4%	89.3%
40142	AMERICAN ZURICH INS CO	18	5	72.2%	87.2%	87.8%
20281	FEDERAL INSURANCE CO	98	16	83.7%	87.0%	89.2%
21873	FIREMANS FUND INS CO	17	2	88.2%	86.7%	91.0%
31003	TRI STATE INS CO OF MN	193	23	88.1%	86.4%	89.1%
24414	GENERAL CAS CO OF WI	158	22	86.1%	86.3%	90.4%

# Indicator 6: Accuracy of Weekly Rates and Total Payments - 4th Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
19410	COMMERCE & INDUSTRY INS CO	144	16	88.9%	86.1%	88.3%
20346	PACIFIC INDEMNITY CO	9	1	88.9%	85.6%	88.0%
39357	TRAVELERS INSURANCE CO THE	21	2	90.5%	85.2%	88.5%
25682	TRAVELERS INDEMNITY CO OF CT THE	58	7	87.9%	85.2%	87.5%
25879	FIDELITY & GUARANTY INS UNDERWRITE	3	0	100.0%	84.8%	86.5%
22659	INDIANA INSURANCE CO	13	0	100.0%	84.5%	87.7%
SI	TARGET CORP (STORES)	28	3	89.3%	84.4%	88.6%
25887	UNITED STATES FIDELITY & GUARANT	50	4	92.0%	82.9%	85.5%
SI	STORA ENSO NORTH AMERICA CORP	82	8	90.2%	82.0%	92.2%
21237	CASUALTY RECIPROCAL EXCHANGE	3	0	100.0%	81.0%	88.8%
24589	AMERICAN & FOREIGN INS CO	25	9	64.0%	80.3%	90.6%
10166	ACCIDENT FUND INS CO OF AMERICA	228	37	83.8%	80.2%	83.4%
19895	ATLANTIC MUTUAL INS CO	1	2	-100.0%	80.0%	79.4%
29459	TWIN CITY FIRE INS CO	149	46	69.1%	78.8%	86.9%
22918	AMERICAN MOTORISTS	9	1	88.9%	78.8%	89.2%
20486	TRANSCONTINENTAL INSURANCE CO	42	5	88.1%	78.6%	87.1%
24678	ROYAL INDEMNITY CO	27	1	96.3%	77.9%	90.1%
15393	WISCONSIN AMERICAN MUTUAL INS C	16	1	93.8%	77.5%	84.6%
41181	UNIVERSAL UNDERWRITERS INS CO	13	0	100.0%	76.3%	77.2%
SI	DAIMLERCHRYSLER CORPORATION	24	7	70.8%	73.3%	85.3%
30104	HARTFORD UNDERWRITERS INS CO	63	27	57.1%	71.3%	80.0%
25976	UTICA MUTUAL INS CO	27	7	74.1%	68.8%	69.2%
		<b>5,295</b>	<b>481</b>	<b>90.9%</b>	<b>89.7%</b>	<b>91.0%</b>

## Indicator 6: Accuracy of Weekly Rates and Total Payments - 4th Quarter 2004

## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
21970	ONEBEACON INSURANCE CO	0	0	0.0%	100.0%	100.0%
SI	WISCONSIN PUBLIC SERVICE CORP	10	0	100.0%	100.0%	99.4%
SI	COUNTY OF WAUKESHA	9	1	88.9%	97.3%	98.2%
24775	ST PAUL GUARDIAN INS CO	3	0	100.0%	100.0%	97.9%
SI	RIPON FOODS INC	5	1	80.0%	92.6%	97.8%
SI	COUNTY OF BROWN	6	0	100.0%	100.0%	97.2%
SI	MARTEN TRANSPORT LTD	35	2	94.3%	97.6%	97.1%
14265	INDIANA LUMBERMENS MUTUAL INS C	12	2	83.3%	95.6%	96.0%
SI	CNH AMERICA LLC	17	0	100.0%	95.6%	95.7%
SI	COUNTY OF LA CROSSE	8	0	100.0%	85.7%	95.2%
SI	WISCONSIN ELECTRIC POWER COMPAN	20	0	100.0%	98.7%	94.9%
SI	COUNTY OF WINNEBAGO	23	0	100.0%	97.0%	94.8%
SI	VOLLRATH COMPANY LLC	14	1	92.9%	94.8%	94.6%
SI	TECUMSEH PRODUCTS COMPANY	8	0	100.0%	94.0%	94.6%
21857	AMERICAN INSURANCE CO THE	4	0	100.0%	96.6%	94.3%
21865	ASSOCIATED INDEMNITY CORP	43	2	95.3%	94.7%	94.2%
SI	HARNISCHFEGGER CORPORATION	25	2	92.0%	92.2%	94.1%
25615	CHARTER OAK FIRE INS CO	5	0	100.0%	93.3%	93.8%
13439	PARTNERS MUTUAL INS CO	9	1	88.9%	91.5%	93.6%
26247	AMERICAN GUARANTEE & LIABILITY I	24	0	100.0%	97.0%	93.6%
24112	WESTFIELD INSURANCE CO	10	1	90.0%	89.2%	93.2%
20109	BITUMINOUS FIRE & MARINE INS CO	7	0	100.0%	93.0%	93.2%
22292	HANOVER INSURANCE CO THE	13	1	92.3%	88.1%	93.0%
23582	HARLEYSVILLE INSURANCE CO	1	0	100.0%	77.8%	92.8%
23280	CINCINNATI INDEMNITY CO	5	0	100.0%	76.9%	92.7%
21113	UNITED STATES FIRE INS CO	17	1	94.1%	87.8%	92.7%
SI	JOURNAL SENTINEL INC	12	0	100.0%	98.2%	92.7%
20508	VALLEY FORGE INS CO	111	8	92.8%	90.5%	92.6%
SI	EMERSON ELECTRIC COMPANY	15	4	73.3%	86.1%	92.1%
21180	SENTRY SELECT	20	2	90.0%	87.4%	92.0%
22489	HIGHLANDS INSURANCE CO	3	2	33.3%	66.7%	92.0%
23108	LUMBERMEN'S UNDERWRITING ALLIA	16	2	87.5%	90.6%	91.9%
19828	ARGONAUT MIDWEST INS CO	1	0	100.0%	87.5%	91.7%
11371	GREAT WEST CASUALTY CO	29	1	96.6%	86.8%	91.7%
SI	USF HOLLAND INC	24	5	79.2%	88.8%	91.5%
SI	COUNTY OF ROCK	17	0	100.0%	91.8%	91.5%
SI	KWIK TRIP INC	39	2	94.9%	95.0%	91.3%
SI	DELPHI CORPORATION	8	0	100.0%	100.0%	91.1%
SI	ALLEN-BRADLEY COMPANY LLC	0	0	0.0%	77.8%	91.0%
37273	FIREMANS FUND INS CO OF WI	0	1	0.0%	82.4%	91.0%
20613	AMERICAN EMPLOYERS INS CO	1	0	100.0%	97.3%	90.9%
28665	CINCINNATI CASUALTY CO THE	20	2	90.0%	89.7%	90.8%
15377	WESTERN NATIONAL MUTUAL INS CO	34	3	91.2%	85.7%	90.7%
33588	FIRST LIBERTY INS CORP THE	25	1	96.0%	91.9%	90.5%
SI	DEPT OF TRANSPORTATION	9	0	100.0%	95.9%	90.3%
SI	COUNTY OF OUTAGAMIE	18	2	88.9%	90.9%	90.1%
25143	STATE FARM FIRE & CASUALTY CO	42	8	81.0%	83.3%	90.0%
SI	COUNTY OF MANITOWOC	9	0	100.0%	93.5%	89.8%

## Indicator 6: Accuracy of Weekly Rates and Total Payments - 4th Quarter 2004

## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
SI	COUNTY OF DODGE	13	0	100.0%	88.9%	89.6%
SI	COUNTY OF SHEBOYGAN	37	5	86.5%	86.4%	89.5%
20397	VIGILANT INSURANCE CO	15	3	80.0%	84.1%	89.5%
SI	COUNTY OF WASHINGTON	26	2	92.3%	89.7%	89.4%
21261	ELECTRIC INSURANCE CO	18	3	83.3%	87.0%	89.3%
SI	COUNTY OF JEFFERSON	7	0	100.0%	75.0%	89.2%
13331	AMERICAN HARDWARE MUTUAL INS C	9	1	88.9%	81.5%	89.2%
14176	HASTINGS MUTUAL INS CO	27	1	96.3%	94.9%	89.0%
SI	COUNTY OF WALWORTH	10	1	90.0%	86.2%	89.0%
25151	STATE FARM GENERAL INS CO	1	0	100.0%	83.3%	88.4%
19038	TRAVELERS CASUALTY & SURETY CO	59	10	83.1%	88.1%	88.0%
SI	LAND O LAKES INC	18	2	88.9%	81.5%	87.6%
33600	L M INSURANCE CORP	10	0	100.0%	88.5%	87.5%
SI	COUNTY OF DANE	18	3	83.3%	74.2%	87.4%
26662	MILWAUKEE CASUALTY INSURANCE C	12	3	75.0%	89.5%	87.4%
SI	ILLINOIS TOOL WORKS INC	3	0	100.0%	94.1%	87.4%
24732	GENERAL INSURANCE CO OF AMERICA	0	0	0.0%	100.0%	87.2%
SI	BENEVOLENT CORPORATION CEDAR C	29	2	93.1%	89.2%	87.1%
36919	HAWKEYE SECURITY INS CO	35	1	97.1%	94.0%	86.9%
14516	HARLEYSVILLE LAKE STATES INS CO	5	0	100.0%	81.3%	86.9%
SI	FEDERAL EXPRESS CORPORATION	24	1	95.8%	90.2%	86.7%
24074	OHIO CASUALTY INS CO	16	2	87.5%	81.8%	86.4%
14117	GRINNELL MUT REINSUR CO	24	1	95.8%	89.7%	86.3%
24880	FIRE & CASUALTY INS CO OF CT THE	6	0	100.0%	84.6%	86.3%
SI	KIMBERLY-CLARK CORPORATION	25	8	68.0%	83.7%	86.1%
10804	CONTINENTAL WESTERN INS CO	31	6	80.6%	77.0%	85.7%
24422	LEGION INSURANCE CO	2	0	100.0%	76.9%	85.6%
22667	ACE AMERICAN INSURANCE CO	288	42	85.4%	84.5%	85.2%
18767	CHURCH MUTUAL INSURANCE CO	22	3	86.4%	77.7%	85.1%
25135	STATE AUTOMOBILE MUTUAL INSURAN	7	0	100.0%	70.6%	85.1%
19356	MARYLAND CASUALTY CO	10	4	60.0%	77.6%	84.6%
20621	ONEBEACON AMERICA INSURANCE CO	1	0	100.0%	83.3%	84.0%
SI	INTERNATIONAL PAPER COMPANY	19	2	89.5%	89.5%	83.9%
25658	TRAVELERS INDEMNITY COMPANY TH	5	2	60.0%	73.3%	83.5%
27855	ZURICH AMERICAN INS OF IL	7	0	100.0%	79.2%	83.4%
19690	AMERICAN ECONOMY INS CO	1	1	0.0%	83.3%	83.3%
SI	FORT JAMES OPERATING COMPANY	9	0	100.0%	100.0%	83.3%
20427	AMERICAN CASUALTY CO OF READING	23	3	87.0%	80.9%	83.1%
33006	AMERICAN PHYSICIANS ASSURANCE C	5	3	40.0%	81.8%	83.1%
10502	MERIDIAN CITIZENS MUTUAL INSURAN	1	1	0.0%	50.0%	82.5%
37478	HARTFORD INSURANCE CO OF THE MI	3	2	33.3%	75.0%	82.5%
19801	ARGONAUT INS CO	9	0	100.0%	88.6%	82.0%
19704	AMERICAN STATES INS CO	6	2	66.7%	66.7%	81.8%
18023	STAR INSURANCE CO	8	0	100.0%	80.9%	81.4%
21040	FREMONT INDEMNITY CO	4	1	75.0%	73.5%	79.4%
SI	J C PENNEY CORPORATION INC	15	4	73.3%	80.0%	79.2%
29424	HARTFORD CASUALTY INS CO	17	14	17.6%	46.9%	77.1%
42650	ONEBEACON MIDWEST INS CO	7	0	100.0%	50.0%	76.8%

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## Small Size Insurers (Less than 85 Claims per year)

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SI	CONAGRA DAIRY FOODS COMPANY	1	0	100.0%	77.8%	76.2%
SI	KMART CORPORATION	1	0	100.0%	57.1%	75.4%
21105	NORTH RIVER INS CO THE	2	1	50.0%	80.0%	74.4%
25534	TIG INSURANCE CO	0	1	0.0%	62.5%	73.9%
SI	STI HOLDINGS, INC	0	0	0.0%	0.0%	72.7%
SI	KRAFT FOODS NORTH AMERICA INC	0	0	0.0%	100.0%	72.2%
SI	TEXTRON INC	0	0	0.0%	25.0%	72.1%
29785	NN INSURANCE CO	0	0	0.0%	100.0%	71.8%
20699	ACE PROPERTY AND CASUALTY INSUR	4	0	100.0%	95.8%	70.4%
10545	FREMONT CASUALTY INSURANCE	1	0	100.0%	83.3%	69.4%
SI	CONSOLIDATED PAPERS INC	1	1	0.0%	14.3%	68.8%
SI	KOHL'S FOOD STORES INC	2	1	50.0%	46.2%	67.2%
45934	AMERICAN COMPENSATION	13	3	76.9%	64.1%	65.7%
		<b>1,758</b>	<b>204</b>	<b>88.4%</b>	<b>87.6%</b>	<b>88.7%</b>